Jovana Vitošević*
https://orcid.org/0009-0007-1404-9453

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ECONOMIC VULNERABILITIES AND RESILIENCE PATHWAYS OF ENVIRONMENTAL REFUGEES: A NARRATIVE REVIEW

Summary: *Environmental change, driven by sudden-onset hazards and slow-onset processes, has become a major driver of human displacement worldwide. While legal and humanitarian aspects of environmental migration have gained visibility, the economic dimensions remain underexplored despite their centrality to long-term recovery and integration. This narrative review synthesizes peer-reviewed and grey literature from 2000 to 2025 to examine both the vulnerabilities and resilience pathways of environmental refugees. Evidence shows that economic deterioration often precedes displacement, with declining livelihoods, asset depletion, and rising indebtedness eroding household resilience. After displacement, environmental refugees frequently face segmented labor markets, high informality, income instability, and exclusion from formal financial systems, with women disproportionately affected through reduced labor-force participation and greater unpaid care burdens. Financial exclusion and reliance on high-cost informal credit further entrench vulnerability, while remittance flows and informal support networks provide partial, but uneven, buffers. Policy responses—ranging from cash assistance and vocational training to seasonal labor schemes and integration into social protection systems—demonstrate mixed results, with the most sustainable outcomes arising when legal work rights, market-aligned skills training, and access to financial services are combined. By framing economic deterioration as both a driver and consequence of displacement, and identifying practical pathways to resilience, this review underscores the need to embed livelihood restoration and financial inclusion into climate adaptation and migration policy agendas, supported by improved data collection and rigorous evaluation of long-term outcomes.*

Keywords: *Environmental refugees, Climate migration, Economic profile, Livelihoods, Financial inclusion, Displacement policy*

* Toplica Academy of Applied Studies (TAAS), Department of Business Studies Blace, Serbia. E-mail: home.vitosevic@gmail.com

1. INTRODUCTION

Environmental change, both sudden-onset hazards such as floods, storms, and wildfires, and slow-onset processes such as desertification, sea-level rise, and salinization, has become a major driver of human mobility in the 21st century. When such changes undermine the habitability of a person's home environment, people may be compelled to relocate, temporarily or permanently. In policy and academic discourse, those compelled to move primarily because of environmental disruption have often been referred to as environmental refugees or climate refugees[1, 2]. The United Nations Environment Programme (UNEP) defined the term in 1985 as people "forced to leave their traditional habitat, temporarily or permanently, because of marked environmental disruption"[3].

The scale of this phenomenon is substantial and growing. In June 2022, the number of displaced people worldwide reached an all-time high of over 100 million, with weather-related disasters accounting for approximately 21 million displacements annually since 2008[4, 5]. The number of weather-related disasters has nearly tripled in the past four decades, with climate change amplifying their frequency and intensity[6]. Projections from the World Bank's Groundswell report estimate that, without urgent mitigation and adaptation measures, South Asia, sub-Saharan Africa, and Latin America could experience more than 140 million people moving internally by 2050[7]. Broader estimates suggest that around 1.2 billion people could be displaced globally by mid-century due to natural disasters and climate change[8].

1 El-Hinnawi, E. (1985): "Environmental refugees, United Nations Environment Programme", *United Nations Environment*, Nairobi, Kenya.
2 Renaud, F.G., Dun, O., Warner, K. and Bogardi, J. (2011): "A Decision Framework for Environmentally Induced Migration", *International Migration*, 49/2011, e5-e29, DOI: 10.1111/j.1468-2435.2010.00678.x
3 Canadian Association for Refugee and Forced Migration Studies (2023): *Glossary of terms: Environmental refugee*, http://rfmsot.apps01.yorku.ca/glossary-of-terms/environmental-refugee
4 Bellizzi, S., Popescu, C., Panu Napodano, C. M., Fiamma, M., & Cegolon, L. (2023): "Global health, climate change and migration: The need for recognition of "climate refugees"", *Journal of global health*, 13/2023, 03011. DOI: 10.7189/jogh.13.03011.
5 Internal Displacement Monitoring Centre (2022): *Global report on internal displacement 2022*, https://www.internal-displacement.org/global-report/grid2022.
6 United Nations Office for the Coordination of Humanitarian Affairs (2023): *Global humanitarian overview 2023*, https://humanitarianaction.info/gho2023.
7 WorldBank(2018):*Groundswell:Preparingforinternalclimatemigration*,https://www.worldbank.org/en/news/infographic/2018/03/19/groundswell-preparing-for-internal-climate-migration.
8 Institute for Economics & Peace (2020): *Ecological threat register: Press release*, https://www.economicsandpeace.org/wp-content/uploads/2020/09/Ecological-Threat-Register-Press-Release-27.08-FINAL.pdf.

Economic vulnerability is a defining characteristic of many environmental refugee populations. Nine out of ten people living in coastal areas at high risk from sea-level rise are in poor developing countries and small island states. The case of Bangladesh illustrates this vividly: 17 % of the country's land is expected to be submerged by 2050, potentially displacing 20 million people and destroying livelihoods that are heavily dependent on agriculture and fishing[9]. Displacement erodes household assets, disrupts income generation, increases indebtedness, and limits access to credit and savings instruments—factors that collectively undermine long-term economic security.

Legal recognition gaps exacerbate these economic vulnerabilities. The 1951 Refugee Convention defines a refugee as a person fleeing persecution for specific reasons such as race, religion, nationality, or political opinion. Environmental factors alone typically do not qualify, meaning most environmentally displaced people cannot claim asylum on those grounds[10]. As a result, they may lack access to formal labor markets, social protection systems, and property rights in host regions or countries, which in turn restricts their ability to rebuild sustainable livelihoods[11].

Nevertheless, some policy innovations are emerging. For example, in 2022 Argentina created a special visa for persons displaced by natural disasters, Finland has explored accepting refugees on climate grounds, and Australia is introducing seasonal work schemes for Pacific Islanders—one of the most climate-vulnerable populations[4]. While it is too early to evaluate the outcomes of these measures, they signal increasing awareness of climate displacement and the need for regular migration pathways.

Studying the economic profile of environmental refugees is essential for understanding both the vulnerabilities and adaptive capacities of this population. This includes examining pre-displacement livelihoods, asset loss, skills transferability, post-displacement employment trajectories, informality rates, financial inclusion, and aid dependence. Such an analysis can guide the design of targeted interventions—such as livelihood grants, vocational training, and portable credential systems—that support economic self-reliance and reduce long-term dependency.

This narrative review aims to synthesize current evidence on the economic dimensions of environmental displacement, identify knowledge gaps, and highlight policy and programmatic approaches that can promote sustainable livelihoods for environmentally displaced populations.

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[9] World Economic Forum (2021): *Climate refugees – the world's forgotten victims*, https://www.weforum.org/agenda/2021/06/climate-refugees-the-world-s-forgotten-victims

[10] United Nations High Commissioner for Refugees (2023): *Convention and protocol relating to the status of refugees*, https://www.unhcr.org/3b66c2aa10.

[11] McAdam, J. (2012): *Climate change, forced migration, and international law*, Oxford University Press, Oxford.

2. METHODS

This study adopts a narrative literature review approach to synthesize evidence on the economic dimensions of environmental displacement.

2.1. Search Strategy

Between January and February 2025, we conducted comprehensive searches across four major academic databases: Scopus, Web of Science, PubMed, and EconLit. To capture relevant grey literature, we also searched the International Organization for Migration (IOM) Migration Data Portal, Internal Displacement Monitoring Centre (IDMC) repository, World Bank Documents & Reports, and United Nations High Commissioner for Refugees (UNHCR) publications.

The search strategy combined terms related to environmental displacement with those pertaining to economic outcomes. Boolean operators were used as follows:

(“environmental refugee*” OR “climate refugee*” OR “climate migrant*” OR “Environmental migrant*” OR “disaster-displaced” OR “climate displacement”)

AND

(“economic profile” OR livelihood* OR income OR “labour market” OR employment OR “financial inclusion” OR “credit access” OR “asset loss” OR remittances OR “aid dependence”)

Searches were restricted to publications from 2000–2025, in English, to reflect the contemporary policy and research context of climate and environmental migration.

2.2. Inclusion and Exclusion Criteria

Studies and reports were included if they met all the following criteria:

Table 1. *Inclusion and exclusion criteria used in the literature search*

Criteria Type	Criteria
Inclusion	Population: Persons displaced internally or across borders primarily due to environmental factors (sudden- or slow-onset).
Inclusion	Content focus: Contains primary or secondary data on at least one economic dimension — e.g., pre- or post-displacement livelihoods, asset holdings, employment, income levels, financial behaviors, or economic integration policies.
Inclusion	Geographical scope: Any global region.
Inclusion	Publication type: Peer-reviewed journal articles, book chapters, institutional reports, and high-quality grey literature from recognized organizations.
Exclusion	Studies focusing exclusively on non-environmental displacement causes.
Exclusion	Papers addressing environmental migration without any economic data or discussion.
Exclusion	Opinion pieces lacking empirical or documented evidence.

2.3. Data Extraction and Synthesis

A standardized data extraction form was used to capture key study characteristics, including study location and population; environmental driver(s) of displacement; economic variables measured such as income, employment, assets, debt, and remittances; methodological approach (quantitative, qualitative, or mixed); and key findings with policy implications.

Given the heterogeneity of study designs, a qualitative thematic synthesis was applied. Themes were identified inductively and organized into three broad categories: (1) pre-displacement economic conditions; (2) post-displacement economic trajectories; and (3) policy/program responses affecting economic integration.

As a narrative review, this study is not exhaustive and may be subject to selection bias. The restriction to English-language literature may exclude relevant findings from non-English sources, particularly those from highly affected regions. However, the inclusion of grey literature and institutional reports aimed to mitigate gaps in peer-reviewed evidence, particularly where economic data on environmental refugees are scarce.

3. RESULTS AND DISCUSSION

A review of literature from peer-reviewed and grey sources revealed consistent patterns in the economic trajectories of environmentally displaced populations. Evidence was organized into four thematic domains: (1) pre-displacement economic conditions, (2) post-displacement economic trajectories, (3) financial inclusion and behaviors, and (4) policy and programmatic interventions. Throughout, we note gaps in data and implications for policy design.

3.1. Pre-displacement Economic Conditions

Environmental stressors often initiate economic decline before physical displacement occurs. Slow-onset processes such as sea-level rise, salinization, and prolonged drought reduce agricultural productivity, fisheries yields, and ecosystem-based income sources[12]. Households in at-risk areas frequently resort to distress sales of land, livestock, or tools, increasing vulnerability before migration[13]. Studies from coastal Bangladesh show households incurring debt to finance adaptation measures

[12] Warner, K., & Afifi, T. (2013): "Where the rain falls: Evidence from 8 countries on how vulnerable households use migration to manage the risk of rainfall variability and food insecurity", *Climate and Development*, 6(1)/2013, 1–17. DOI: 10.1080/17565529.2013.835707

[13] Islam, M.R., Hasan, M. (2016): "Climate-induced human displacement: a case study of Cyclone Aila in the south-west coastal region of Bangladesh", *Nat Hazards*, 81/2016, 1051–1071. DOI: 10.1007/s11069-015-2119-6

such as elevated housing or flood-resistant seeds, often at high interest rates from informal lenders[14],[11] Consistent with these observations, Black et al. (2013)[15] found that extreme environmental events also trigger short-term displacement intertwined with economic disruption and asset loss, but that such movements rarely result in protracted displacement. They emphasizes that the increasing exposure of populations and economic assets in hazard-prone areas—rather than event frequency alone—is a key factor behind rising displacement risk, underscoring that environmental and economic drivers are deeply interlinked in shaping migration outcomes. These pre-migration economic shocks compound the challenges of rebuilding livelihoods post-displacement. Complementing this, Mallick and Schanze (2020)[16] argue that migration outcomes are shaped by both "capabilities to move" and "capabilities to stay," with voluntary non-migration often supported by sustained access to natural, economic, and social resources, including remittance flows. This perspective highlights that pre-displacement economic conditions encompass not only declining livelihoods and debt but also the resource-based resilience that enables some households to remain in place despite environmental stress.

Priovashini and Mallick (2022)[17] tried to identify environmental drivers and found that migration is influenced by a complex interplay of environmental, economic, political, demographic, and social factors. Environmental drivers include sudden-onset hazards such as cyclones, floods, and wildfires, as well as slow-onset processes like desertification, sea-level rise, and salinization, all of which can reduce land and water productivity. Economic drivers often emerge as consequences of environmental change, including crop failures, livestock losses, and fisheries decline, which undermine household income and compel relocation. Political and governance factors, such as the quality of institutions, disaster response capacity, and land tenure systems, can either mitigate or exacerbate displacement pressures. Demographic pressures, especially high population density in hazard-prone areas, heighten vulnerability, while social and cultural norms can either encourage mobility or keep communities in place despite environmental stress. Their appraisal of the literature emphasizes that environmental change rarely acts alone; it interacts with pre-existing socioeconomic vulnerabilities, making economic deterioration both a driver and an outcome of migration, while

[14] Mallick, Bishawjit & Etzold, Benjamin. (2015): "Environment, Migration and Adaptation", *Evidence and Politics of Climate Change in Bangladesh*, AHDPH, Dhaka.

[15] Black, R., Arnell, N. W., Adger, W. N., Thomas, D., & Geddes, A. (2013): "Migration, immobility and displacement outcomes following extreme events", *Environmental Science & Policy*, 27/2013. DOI: 10.1016/j.envsci.2012.09.001

[16] Mallick, B., & Schanze, J. (2020): "Trapped or voluntary? Non-migration despite climate risks", *Sustainability*, *12*(11)/2020, 4718. DOI: 10.3390/su12114718

[17] Priovashini, C., & Mallick, B. (2022): "A bibliometric review on the drivers of environmental migration", *Ambio*, *51*(1)/2022, 241–252. DOI: 10.1007/s13280-021-01543-9

also noting the scarcity of quantitative studies integrating economic indicators into environmental migration research.

3.2. Post-displacement Economic Trajectories

Employment and labor-market insertion - Displaced populations typically face segmented labor markets in host regions, with barriers including lack of legal work status, skill-credential recognition, and language proficiency. Employment is often concentrated in low-wage, low-skill sectors such as construction, domestic work, or informal vending, leading to income instability.

Income levels and inequality - Multiple case studies report significant declines in household income following environmental displacement. In the Sahel, climate-induced pastoral displacement has been linked to a 30–50% drop in per capita income within two years of relocation[5]. Displaced households also exhibit higher income volatility compared to both non-displaced poor and other refugee groups, due in part to seasonal employment patterns and limited social protection coverage.

Gendered impacts - Women often experience greater economic marginalization post-displacement, with reduced labor-force participation and increased unpaid care work. These constraints limit the benefits of skills-transfer programs unless explicitly designed to address gendered barriers[18].

3.3. Financial Inclusion and Behaviors

Environmental refugees frequently face exclusion from formal financial systems. Without recognized legal identity or residence status, access to banking services, credit, and savings accounts is limited[19]. As a result, displaced households may rely on informal credit networks with high interest rates, increasing indebtedness[13].

Remittance patterns are mixed: while some displaced individuals send remittances back to origin communities, others receive support from relatives abroad, functioning as an informal safety net[20]. However, remittance flows are often unstable, depending on host-country labor-market conditions. Mallick and Schanze (2020)[16] note that such translocal connections can also enable "voluntary non-migration" by maintaining livelihood resilience in high-risk areas, demonstrating that financial flows are not only post-displacement survival mechanisms but also pre-displacement adaptation strategies that allow households to remain in place despite environmental stressors.

18 Sijapati, B., Baniya, J., Bhandari, A., Bhattarai, A., Kharel, P., & Limbu, A. (2017): "Labour migration and the remittance economy: The socio-political impact", *Centre for the Study of Labour and Mobility (CESLAM)*, City Offset Press, Lalitpur.

19 World Bank (2021): *Migration and development brief 34*, https://www.worldbank.org/en/topic/migrationremittancesdiasporaissues/publication/migration-and-development-brief-34.

20 Adger, W. N., Barnett, J., Brown, K., Marshall, N., & O'Brien, K. (2020): *Climate change, human well-being and planetary health*, Cambridge University Press.

3.4. Policy and Programmatic Interventions

Cash and voucher assistance programs have demonstrated short-term improvements in consumption and debt repayment but show mixed results in promoting sustainable income generation[10].

Livelihood and vocational training initiatives, especially those tailored to market demand in host regions, have had more durable impacts, particularly when paired with micro-enterprise grants and legal work rights[21].

Mobility schemes, such as Australia's seasonal work program for Pacific Islanders and Argentina's visa for disaster-displaced persons, create opportunities for regular labor migration. However, uptake remains limited due to bureaucratic hurdles and lack of awareness in origin communities[4].

Social protection linkages. In some contexts, displaced households have been incorporated into national cash-transfer schemes or climate-linked insurance products, but these programs often exclude irregular migrants, perpetuating economic vulnerability.

3.5. Case Snapshots

Bangladesh: Projections suggest 17% of national territory could be submerged by 2050, displacing 20 million people. Early evidence from cyclone-affected coastal communities shows sharp drops in household income and reliance on informal credit, with limited uptake of formal resettlement programs[9].

Sahel: Pastoralist displacement due to desertification has altered livestock markets, reduced cross-border trade, and increased dependency on humanitarian aid[5].

Pacific Islands: Seasonal labor mobility schemes to Australia and New Zealand provide remittance income and skill development opportunities, but benefits are unevenly distributed and dependent on recruitment networks[22].

3.5. Synthesis and Gaps

Across regions, environmental displacement is consistently associated with loss of assets, reduced income, high labor informality, and constrained financial inclusion. Yet, there is a notable lack of longitudinal studies tracking economic recovery or decline beyond the first few years post-displacement. Additionally, little research disaggregates outcomes by gender, age, skill profile, or legal status. Future studies should integrate economic indicators into displacement monitoring frameworks and evaluate the long-term impacts of policy interventions.

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21 Betts, A., Bloom, L., Kaplan, J. D., & Omata, N. (2017): *Refugee economies: Forced displacement and development*, Oxford University Press.

22 Curtain, R., Dornan, M., Doyle, J., & Howes, S. (2018): *Labour mobility: The ten-year review of the seasonal worker programme*, Australian National University.

4. CONCLUSION

Environmental displacement is not only a humanitarian challenge but also an economic one. This narrative review shows that environmental refugees experience a dual economic burden: pre-displacement livelihoods are eroded by environmental stressors such as declining agricultural productivity, fisheries collapse, and asset losses, while post-displacement conditions are characterized by segmented labor markets, high informality, income instability, and exclusion from formal financial systems. Evidence from diverse geographic contexts, including Bangladesh, the Sahel, and the Pacific Islands, underscores the heterogeneity of experiences, yet common patterns emerge, most notably, the persistence of economic vulnerability without targeted intervention.

A critical gap remains in the systematic measurement of the economic trajectories of environmentally displaced populations. Most existing studies rely on qualitative case analyses, with limited quantitative integration of income, employment, asset, and financial inclusion metrics. This hinders the ability to evaluate long-term economic recovery or the effectiveness of policy and programmatic responses. Addressing these gaps requires interdisciplinary collaboration, improved data collection, and the inclusion of economic indicators in displacement monitoring frameworks.

Policy responses should move beyond short-term relief to incorporate livelihood restoration, vocational training aligned with host-region labor demands, portable skills certification, and pathways to financial inclusion. Integrating environmental migrants into national social protection systems, supporting microenterprise development, and expanding legal migration schemes for climate-affected populations can help break cycles of economic precarity. Recognizing the multicausal nature of environmental migration, as highlighted by Priovashini and Mallick (2022), ensures that interventions are not limited to environmental adaptation but also address structural socioeconomic inequalities.

In the coming decades, the scale of environmental displacement is expected to rise sharply. Proactive investment in economic resilience, both before and after displacement, is essential to safeguard livelihoods, promote self-reliance, and enable environmentally displaced persons to contribute productively to host communities. Failing to address the economic dimensions risks perpetuating vulnerability and undermining both humanitarian and development objectives.

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Jovana Vitošević

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EKONOMSKE RANJIVOSTI I PUTEVI OTPORNOSTI EKOLOŠKIH IZBEGLICA: NARATIVNI PREGLED

Sažetak: *Promene u životnoj sredini, vođene iznenadnim opasnostima i sporim procesima, postale su glavni pokretač raseljavanja ljudi širom sveta. Dok su pravni i humanitarni aspekti ekoloških migracija dobili na vidljivosti, ekonomske dimenzije ostaju nedovoljno istražene uprkos njihovoj ključnoj ulozi za dugoročni oporavak i integraciju. Ovaj pregled literature sintetiše recenziranu literaturu od 2000. do 2025. godine kako bi se ispitale i ranjivosti i putevi otpornosti ekoloških izbeglica. Dokazi pokazuju da ekonomsko pogoršanje često prethodi raseljavanju, sa opadanjem sredstava za život, iscrpljivanjem imovine i rastućom zaduženošću koja narušava otpornost domaćinstava. Nakon raseljavanja, ekološke izbeglice se često suočavaju sa segmentiranim tržištima rada, visokom neformalnošću, nestabilnošću prihoda i isključenošću iz formalnih finansijskih sistema, pri čemu su žene nesrazmerno pogođene smanjenim učešćem u radnoj snazi i većim teretom neplaćene nege. Finansijska isključenost i oslanjanje na skupe neformalne kredite dodatno učvršćuju ranjivost, dok tokovi doznaka i neformalne mreže podrške pružaju delimične, ali neujednačene, zaštitne stubove. Odgovori politike – od novčane pomoći i stručnog osposobljavanja do sezonskih programa rada i integracije u sisteme socijalne zaštite – pokazuju mešovite rezultate, pri čemu se najodrživiji ishodi javljaju kada se kombinuju zakonska radna prava, obuka za veštine prilagođene tržištu i pristup finansijskim uslugama. Ocrtavajući ekonomsko pogoršanje kao pokretač i posledicu raseljavanja i identifikujući praktične puteve ka otpornosti, ovaj pregled naglašava potrebu da se obnova sredstava za život i finansijska inkluzija ugrade u agende politike prilagođavanja klimatskim promenama i migraciji, uz podršku boljeg prikupljanja podataka i rigorozne evaluacije dugoročnih ishoda.*

Ključne reči: *Ekološke izbeglice, Klimatske migracije, Ekonomski profil, Sredstva za život, Finansijska inkluzija, Politika raseljavanja*